

# RetireeNews



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**Board Election Ballots**

*Cover Story*

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From Emergency  
Planning to Planning  
for Retirement**

*Noteworthy News*

**Executive Director  
Announces 2023  
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*Retirement & You*

**2022 COLA**

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## Executive Director

Ronda Stegmann

### Office Hours

Monday–Friday  
8:00 am–12:00 pm  
1:00 pm–4:30 pm

### Contact

Toll Free: (800) 827-1063  
In Jefferson City: (573) 632-6100  
Fax: (573) 632-6103

#### Automated Phone Options

- 1 Benefits
- 2 MO Deferred Comp
- 3 Investments
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### Visit

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Jefferson City, MO

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PO Box 209  
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mosers@mosers.org

### Relay MO

711 (Voice)  
(800) 735-2966 (TTY)

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Make sure you receive your important benefit information now and in the future. Verify or update your mailing address, email, and phone number while logged in. Go to [mosers.org](https://mosers.org) and click on *myMOSERS*. Under **Personal Information**, click on **Email Options** to change your preferences.

# Legislative Recap

Did you know that MOSERS is governed by the statutes of the state of Missouri?

This means that any changes to members' benefit provisions must go through the legislative process. Missouri's regular legislative session runs from early January through mid-May. Check out the recent updates from the last session.

## Appropriations

The General Assembly is composed of two chambers: the House of Representatives and the Senate. The General Assembly passed the FY23 appropriation bills on May 6.

As it relates to the Office of Administration appropriation to MOSERS, the following was passed:

- \$610 million to fully fund the state's portion of the annual employer contribution rate
- \$500 million in a one-time extraordinary payment to MOSERS
- \$34 million to fund a deferred compensation employer match of up to \$75 per month (with a minimum contribution of \$25 per month)

## Legislation

The 2022 legislative session ended on May 13. No legislation was passed that directly affected MOSERS' statutes. The General Assembly will convene again on September 14, 2022, for Veto Session. The 2023 legislative session will begin on January 4, 2023.

You can learn more and follow bills potentially affecting MOSERS at [mosers.org/legislation](https://mosers.org/legislation).

*Please note that the Governor has until mid-July to either sign or veto a bill passed by the legislature. If the Governor does not sign or veto a bill, it automatically goes into effect on August 28. However, if the bill has an emergency clause, it could go into effect on an earlier date.*

# Board Election Ballots

*The nomination period for MOSERS Board of Trustees candidates is now closed. Expect your ballot soon.*

The third-party election administrator will mail an election notice (postcard) on August 10 to all eligible members in the Missouri State Employees' Plan (MSEP) and the Missouri State Employees' Plan 2000 (MSEP 2000, which includes members of MSEP 2011). This includes all retired members. In addition, the election administrator will email eligible members that have a qualified email on file with MOSERS alerting them that the election is open for voting. Be sure to check your inboxes!

The election notice will contain brief information about the election, such as how to vote, and it will direct readers to the MOSERS website, where the biography on each candidate will be posted. We will post this information on the MOSERS website in July.

Take a moment to read through the bios so you can make an informed voting decision.

Eligible members will have six weeks to vote online or by phone. The election period ends on September 21, 2022.

Please note: The independent third-party election administrator will create the election ballots, and then count and certify the results. Voting is conducted by the administrator, not MOSERS, so you will not be able to vote by calling MOSERS. Your election notice will include information on how to vote by phone or online.

## Your Vote Counts!

As a retired MOSERS member, you have the opportunity to cast your vote in the Board Election process. Your vote will have an impact on who will hold one of the eleven positions on the MOSERS Board of Trustees. The candidate receiving the majority of the votes will serve a 4-year Board term beginning January 2023.

# Vacation Planning?

*Have you checked everything off your list? Sunscreen, bug spray, swimsuits...what about Travel Assistance?*

Preparing for possible twists and turns is important when planning a great vacation!

The Standard Insurance Company has done just that for our members with their Travel Assistance program. The Travel Assistance program is available to members who have basic life insurance through MOSERS.

Travel Assistance is available through group insurance products provided by Standard Insurance Company. The service is provided by Assist America, Inc. Travel Assistance can help eligible MOSERS members and their families prepare for trips and during critical situations while away from home. The program can assist participants with finding qualified medical providers, legal services, or with the replacement of lost credit cards and passports.

Have you seen their easy-to-use mobile app?

The Assist America Mobile app lets members access a wide range of global emergency assistance services. This is replacing the previous wallet card.

## Mobile App Features:

**Tap for Help.** Use one-touch calling to reach Assist America's 24/7 Operations Center.

**Voice over Internet Protocols (VoIP).** Avoid international phone charges by calling Assist America for free using a Wi-Fi connection.

**Pre-Trip Information.** Access detailed country-specific information to prepare for your trip.

**Travel Alerts.** Receive alerts for urgent global situations that may impact travel.

**Travel Status Indicator.** Use the GPS feature to know when you're eligible for services.

**Embassy & U.S. Pharmacy Locator.** Locate the nearest embassy/consulate of 23 countries and pharmacies near you (U.S. pharmacies only).

**Mobile ID Card.** Find your Assist America ID card conveniently stored within the app.

**Available in Seven Languages.** The app is available in English, Spanish, Arabic, Mandarin, Thai, Bahasa, and French.

Follow the steps below to download the app:

- 1 Visiting Google Play or the App Store
- 2 Find the Assist America Mobile App
- 3 Enter reference number **01-AA-STD-5201** and member name

To learn more, see the *Travel Assistance Flyer* and *Service Overview* located in our **Online Library**.

Get security that travels with you!



# Heading Back to Work?

If you return to work for the state of Missouri in a MOSERS or MPERS benefit-eligible position:

- Your monthly pension payment will stop.
- Depending on various factors (your plan, how long you work, etc.), you may or may not earn additional credited service during reemployment.
- When you retire again, your monthly pension payment will equal the amount you were receiving when you returned to work plus any additional benefit you may have earned during reemployment.

Contracted employees working directly under a private firm are not typically classified as state employees. Such employment should not interfere with your ability to receive your MOSERS benefit, however, we recommend that you contact the employer to confirm that anyone employed as such would not be considered a state employee.

**What are the termination and reemployment rules?**

Before receiving a benefit payment from MOSERS, IRS rules require a "bona fide termination" of your employment. For purposes of MOSERS Board Rules, a "bona fide termination" occurs when:

- You have completely severed employment;
- You have not entered into a prearranged agreement (written or oral), prior to retirement, with the State of Missouri or any MOSERS-covered employer for subsequent employment on any basis (full-time, part-time, or other); and
- You are not subsequently employed with the State of Missouri or any MOSERS-covered employer on any basis (full-time, part-time, or other) within 30 days after your employment with your prior employer has ended.

Please contact MOSERS if you have questions about the termination and reemployment rules.



*If you have met the termination and reemployment rules, you may return to work and continue receiving your monthly pension payment, as long as your position is **not** a MOSERS or MoDOT and Patrol Employees' Retirement System (MPERS) benefit-eligible position (i.e. a position normally requiring at least 1,040 hours a year).*

[mosers.org/retirees/working-after-retirement](https://mosers.org/retirees/working-after-retirement)



RETIREE SPOTLIGHT

# FROM EMERGENCY PLANNING



## TO PLANNING FOR RETIREMENT

*The summer of '79 would be the start of a long career for Brenda Heidbreder. What started as a part-time position fresh out of college, turned into a lifetime of memories and achievements with the State Emergency Management Agency (SEMA), formerly known as the Disaster Planning and Operations Office.*

The communications team at MOSERS had the privilege of sitting down with Brenda in late December 2021. As we sat in the library of the MOSERS office, Brenda's bright smile and calming nature, accompanied by the kindness of her partner, Bob Henley, who is also a former Missouri state employee, immediately drew us into her story.



Prior to her retirement, Brenda Heidbreder was the longest serving, living employee of the Missouri Department of Public Safety. When she retired, there were only 63 active Missouri state employees (out of 42,363) who had more service than her.

With her 42 years and 5 months of service, Brenda truly has seen it all. From some of the worst natural disasters in Missouri history to witnessing the beauty of communities coming together in times of distress.



"I couldn't have gotten into a better dream job. There was never a dull moment," she explained. "It was such interesting work, and we are an agency that got to help people and help them succeed," Brenda described.

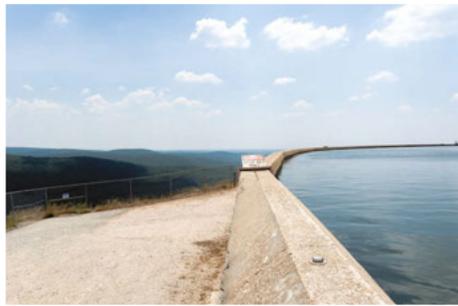
Though Brenda spent most of her days preparing for worst case scenarios, she didn't let that overwhelm her everyday life. However, that is not to say that she didn't pick up a few emergency planning tips along the way. Brenda smiled and jokingly said, "I don't own a house but, I always thought if I ever do, I know exactly where NOT to buy."

Throughout her time at SEMA, Brenda had the opportunity to work with many different agencies and organizations across the state, planning for possible disasters. "I don't feel like I was ever confined at my desk with one job," she explained. Brenda enjoyed traveling to every nook of Missouri and believes she likely now knows at least one person in every county, especially the names of who to call in an emergency.

According to the Missouri State Emergency Management Agency, Brenda was the first woman to obtain the position of Nuclear Civil Protection Planner. When she first started in her position, there were no computers, only electric typewriters. The agency was on call 24/7 and would take turns, a week at a time, on call.



Brenda recalled the time she got the call on December 15, 2005. The Taum Sauk Dam in Southeast Missouri had failed and destroyed 281 acres of Johnson's Shut-Ins State Park, ripping the superintendent's home from its base. Because she was on call at the time, Brenda was the first from her organization that day to begin working on the case. "I actually took the call for Taum Sauk Dam. I just couldn't believe that had happened." This was just one of many phone calls she would receive regarding disasters within the state throughout her career.



*The upper reservoir of the Taum Sauk pump-storage power plant. This photograph was taken five months before the retaining wall shown collapsed flooding the valley below with 1.5 billion gallons of water.*

*I actually took the call for Taum Sauk Dam. I just couldn't believe that had happened.*

Many came and went over the years, but Brenda had the unique opportunity of watching the agency grow and change. She let out a smile when she explained to us that, at the office. "They kind of called me the historian. They would come to me and say, well, what did you all do in the past?" Her vast knowledge of historic disasters and planning allowed her to bring her co-workers up to speed about how the agency had responded over the years. Elizabeth Weyrauch worked with Brenda for nearly six years at the

Department of Public Safety and was her supervisor for the last three years leading up to retirement. Elizabeth explained, "Brenda took time to teach newer people so that institutional knowledge would live on. She even planned her retirement date around a big annual project."

Elizabeth added, "I wish Brenda a long, healthy, and happy life doing the things she loves."



*They kind of call me the historian.*

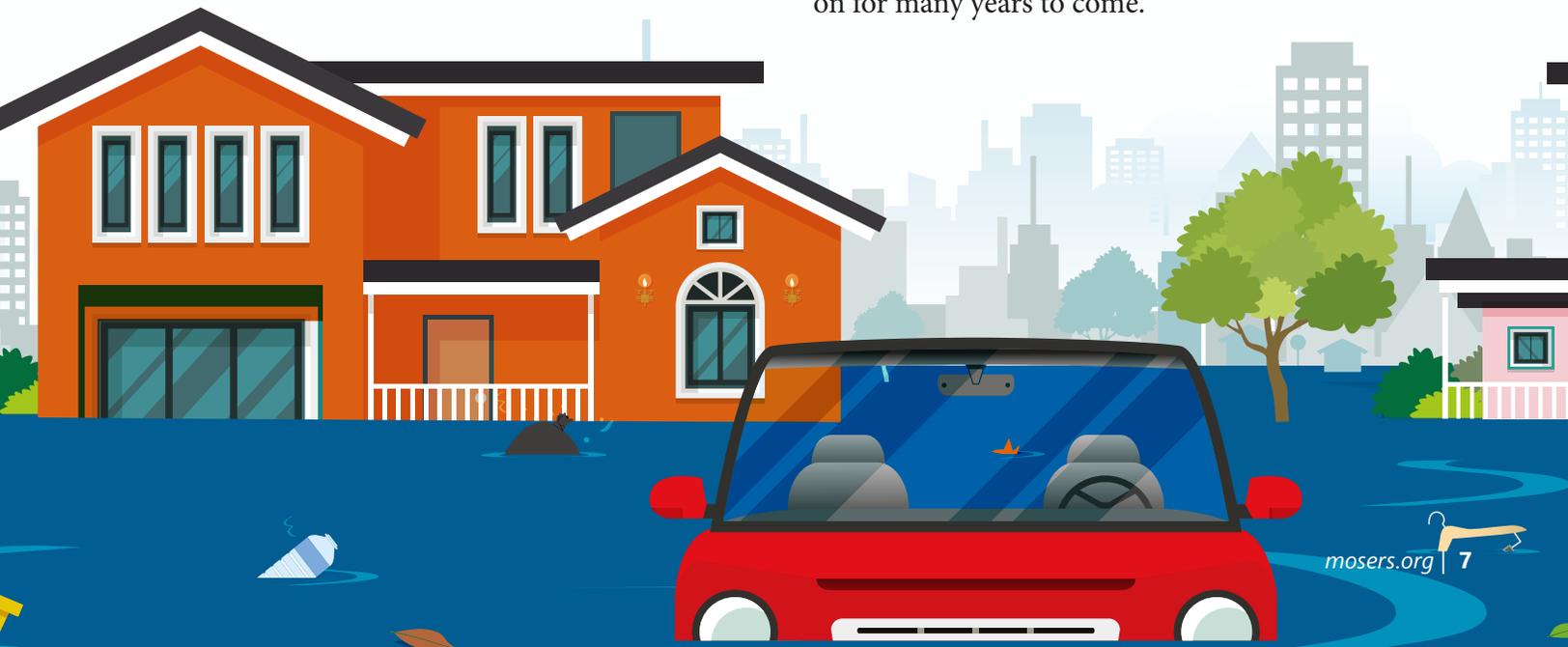
Now, Brenda is looking to the future and making plans for her retirement. When asked why she decided to finally retire, her answer was simple, "I knew it was time and I know they'll find good people to do the work I did, and I always think it's nice to see young people come in with new ideas, you know."

Brenda now has big dreams of traveling throughout her retirement, saying, "My bucket list is to do a cruise of the Mediterranean." She also wants to work on her golf game and take up crocheting.

During our time with Brenda, her partner Bob, continually looked upon Brenda with admiration. He added, "Brenda is not going to brag about herself but... she is going to be sorely missed."

When asked what she will miss most, her answer was simple, "I'm going to miss the people most of all." She added, "I got to know a lot of people within the state agencies while planning."

Brenda's career is exceptional. Her dedication to the State of Missouri is admirable and her legacy will live on for many years to come.



# Member Profile

## Fiscal Year 2021 MOSERS Member Profile

MOSERS is pleased to provide a Member Profile Report that presents a summary of our 2021 member data. This information is intended to give stakeholders a better understanding of average state employees working in or newly retired, from active service. Additionally, this report offers a side-by-side comparison of FY21 member data with data from FY19 and FY17.

Service and salary data such as this is important because MOSERS uses the following three-part formula to calculate retirement benefits:

$$\text{FAP} \times \text{Multiplier} \times \text{Credited Service} = \text{Monthly Benefit.}$$

### Active Member Data

The average salary of active members in FY21 was \$44,026, and the average service was 10.92 years. As of June 30, 2021, 25.04% of active members already are or will be eligible for retirement by June 30, 2025.

As of June 30, 2021, 52.69% of active state employees are members of MSEP 2011, which means they contribute 4% of pay toward their future retirement benefits.

### Retired Member Data

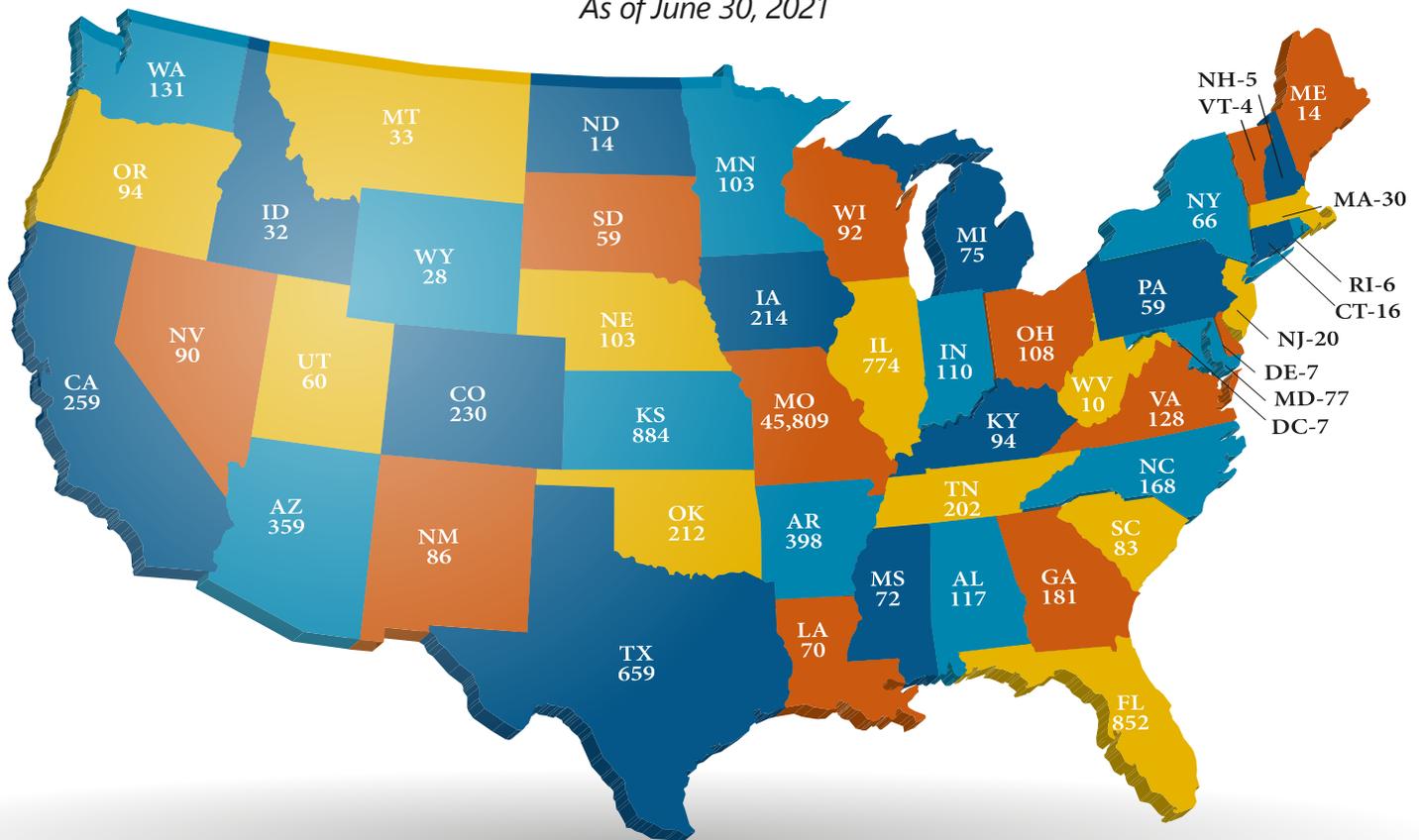
The average age of new retirees in FY21 was 61.39. The average service for newly retired members (from active service) was 23.28 years. The average benefit payment for new retirees was \$19,839 per year. As of FY21, we have benefit recipients who live in 25 other countries around the world!

To learn more, you can view the *FY21 Member Profile*, on our website at [mosers.org/about/member-profile](https://mosers.org/about/member-profile).

Nearly 90% of MOSERS retirees and their dependents remain in Missouri.

## Benefit Recipients in the US by Location

As of June 30, 2021



# Executive Director Announces 2023 Retirement

*Missouri State Employees' Retirement System (MOSERS) Executive Director, Ronda Stegmann, has announced her plans to retire in 2023. Ms. Stegmann will mark 30 years of public service in 2022.*

Stegmann began her tenure in the public pension arena in 1999 within the Missouri General Assembly's Joint Committee on Public Employee Retirement. She joined MOSERS in 2015 as the legislative and policy coordinator and was named interim executive director in January 2018. She was later selected as the MOSERS executive director in June 2018.

During her tenure as executive director, Stegmann noted that MOSERS worked diligently, as a committed team consisting of the MOSERS Board of Trustees, staff, and consultants, to carry out the important work of the System. Some notable accomplishments include:

- Modifying MOSERS' investment portfolio to better serve the needs of stakeholders,
- Achieving the highest one-year rate of return within the investment program in more than 3 decades,
- Reducing the assumed rate of return on investments to reflect capital market expectations and strengthen MOSERS' financial position over the long-term,
- Increasing communication and transparency through the "A Moment With MOSERS" video reports of quarterly Board meeting actions, and
- Successfully accomplishing the objectives of the MOSERS Board of Trustees' inaugural 3-year strategic planning cycle for fiscal years 2020-2022.

Regarding Ms. Stegmann's retirement announcement, MOSERS Board of Trustees' Chairwoman, Crystal Wessing, said, "The MOSERS Board of Trustees is thankful to Ronda for her commitment and dedication to MOSERS' membership and the citizens of this state. We wish her every happiness in retirement and will continue to promote Ronda's example of servant leadership."

Regarding her 2023 intended retirement, Stegmann said, "I have been humbled by the opportunity to serve as MOSERS' executive director. Administering the retirement, life insurance, long-term disability, and deferred compensation program benefits for hardworking state employees is an extreme honor, which I know MOSERS staff will continue to perform with dedication and commitment." She added, "I have been proud to experience the diligent collaboration between the MOSERS Board of Trustees and staff, for the ultimate betterment of the System for all stakeholders."

The MOSERS Board of Trustees will soon begin a nationwide search for MOSERS' next executive director and will work with Ms. Stegmann to ensure a smooth transition.



# Reporting the Death of a Spouse

*Steps survivors should take following the death of a member*

We understand this can be a difficult topic for our members and their loved ones, however, knowing what steps to take as a survivor is important for you and your beneficiaries. We encourage you to learn more and to contact us with any concerns or questions. Below is a simple overview of the initial steps to take for a survivor in the event of the death of one of our members. Please see the **Death** page on our website for more information.

## The first steps survivors should take when a member dies are:

- Contact us as soon as possible when anyone receiving (or eligible for) a MOSERS benefit dies.
- MOSERS will send you a letter explaining any benefits available to you. If a retiree dies, the benefit payment option they elected at retirement will determine if we pay survivor benefits.
- Apply for benefits. You must complete and return the forms we send to you. We can't pay benefits to survivors and beneficiaries without the required documents.
- If requested, submit a photocopy of the death certificate and an acceptable proof-of-age-and-lawful presence document.
- If you want to have insurance proceeds pay funeral expenses, send us the assignment paperwork and an itemized statement of expenses from the funeral home.
- Remember to contact MO Deferred Comp and other benefit providers such as MCHCP, and Social Security, if applicable.

## Additional information

If you are a retired member, elected a joint & survivor payment option, and your spouse dies first, you may be eligible to pop-up of your monthly pension benefit. Please note, pop-ups are not automatic, you must provide MOSERS with a photocopy of your spouse's death certificate before your benefit will be adjusted. The effective date of the pop-up will be the first of the month following your spouse's date of death.

## How to contact us

Benefit counselors are a valuable source for information regarding your benefits and are available to assist you on weekdays:

8:00 am - 12:00 pm & 1:00 pm - 4:30 pm.

(800) 827-1063 toll-free

(573) 632-6100 in Jefferson City

(573) 632-6103 fax

# The 2022 COLA

*The cost-of-living adjustment (COLA) for 2022 is 3.758%.*

This COLA applies to:

- All retired members of MSEP 2000 and MSEP 2011
- MSEP retirees who have reached their 65% COLA cap
- MSEP retirees first employed on or after August 28, 1997

See information below for legislators and MSEP members who have not yet reached their COLA cap.

The purpose of a COLA for any type of pay or retirement benefit is to help you cope with inflation. COLAs help you maintain your purchasing power as inflation increases the cost of various items you buy.

According to Missouri state law, each January, MOSERS must compare the average Consumer Price Index (CPI) for the calendar year just completed (2021) to the average CPI from the prior year (2020) to determine the percentage change between the two years. For general state employees, COLAs are based on 80% of the percentage increase in the average (CPI) from one year to the next. The maximum increase is 5% (minimum 0%).

In determining the CPI, the Federal Bureau of Labor Statistics calculates changes in the costs of a number of items each month. To learn more about the CPI, see the U.S. Bureau of Labor Statistics' answers to Frequently Asked Questions (FAQs) on their website.

**You will receive your COLA in the same month each year.** In general, it will be on the anniversary date of your retirement, with the following exceptions:

- If you converted from MSEP to MSEP 2000 during the conversion window in 2000, we will apply your COLA each July.
- If you elected a BackDROP, we will apply your COLA each year on the anniversary of your BackDROP date.

We have more information about the COLAs in the **Retiree** section of our website, view the following topics at [mosers.org/retirees/cost-of-living-adjustments](https://mosers.org/retirees/cost-of-living-adjustments):

[History of Annual COLA Rates](#)

[2022 COLA Calculation Memo](#)

[COLA Video](#)

**3.758%**  
2022 COLA

*COLA Exceptions for legislators and MSEP members who have not yet reached their COLA cap:*

*If you are a retired legislator who took office after July 1, 2000, your benefit will be adjusted according to the percentage increase in pay for an active member of the general assembly. No other COLAs will be provided.*

*If you retired under MSEP, and were employed before August 28, 1997, you will receive a minimum 4% COLA until accumulated COLAs reach 65% of your initial base benefit. This is called your COLA cap. Upon reaching the cap, your COLA will be calculated like other retirees and will range from 0% to 5% each year depending on the increase in the Consumer Price Index.*

*RetireeNews Newsletter*

RETIREMENT & YOU

# Hurry Before Your Coffee gets Cold!

## 2022 Coffee Break Sessions

You have two more chances to attend an online Coffee Break session this year! Join us for updates and information made for retirees, directly from MOSERS. The Alzheimer's Association will also join us and present their very popular session, *10 Warning Signs of Alzheimer's*. You won't want to miss it!

### Final 2022 Coffee Breaks

**August 23**

1:30 pm – 3:00 pm

**September 14**

9:30 am – 11:00 am

You must register to attend and are welcome to view all or part of the session.

### Register

It's easy! Make sure to complete both steps of the registration process:

1. View the schedule and log in to **myMOSERS**. Hover over the **Seminar Enrollment** drop-down and select **Coffee Break**. Once you've reviewed the schedule, select the date you wish to attend. The enrollment program will walk you through the rest of the process.
2. **GoTo Webinar** – You will find this link on the confirmation page of your **myMOSERS** enrollment. Make sure to select the correct webinar date from the drop-down on the **GoTo Webinar** registration page; this should be the same date you registered for in the first step. The second step is necessary in order for you to receive the instructions and link to join the webinar.

### Questions about Coffee Breaks?

Call (800) 827-1063, ext. 6194,  
email

[MOSERSEducation@mosers.org](mailto:MOSERSEducation@mosers.org)  
or visit our **Coffee Breaks** page.

